

OPEN ENROLLMENT 2011 ANNUAL NOTICES OF EMPLOYEE RIGHTS

Women's Health and Cancer Rights Act of 1998 (WHCRA)

Federal law requires a group health plan to provide coverage for the following services to an individual receiving plan benefits in connection with a mastectomy:

- ◆ Reconstruction of the breast on which the mastectomy has been performed
- ◆ Surgical reconstruction of the other breast to produce a symmetrical appearance
- ◆ Prosthesis and treatment of physical complications for all stages of mastectomy, including lymph edemas (swelling associated with the removal of lymph nodes)

The group health plan must determine the manner of coverage in consultation with the attending physician and patient. Coverage for breast reconstruction and related services is subject to deductibles and co-insurance amounts that are consistent with those that apply to other benefits under the plan. Call Kaiser Permanente at (800) 464-4000 or Blue Shield at (800) 872-3941 for more information.

Description of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your new dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.